

**Information to identify the case:**

Debtor 1	<b>John Margotti</b>	Social Security number or ITIN	xxx-xx-0710
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Marcie Margotti</b>	Social Security number or ITIN	xxx-xx-1706
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>14-28372-MBK</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

John Margotti

Marcie Margotti

3/9/20

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
District of New JerseyIn re:  
John Margotti  
Marcie Margotti  
DebtorsCase No. 14-28372-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 3180WPage 1 of 3  
Total Noticed: 57

Date Rcvd: Mar 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on  
Mar 11, 2020.

db/jdb  
cr +John Margotti, Marcie Margotti, 6 Country Road, Jackson, NJ 08527-3300  
+Nationstar Mortgage LLC, Robertson Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100,  
Boca Raton, FL 33487, UNITED STATES 33487-2853  
515034431 +American Express, Attn: Anthony Migliaccio,, PO Box 278, Ramsey, NJ 07446-0278  
515034436 Best Buy Credit Services, PO Box 183195, Columbus, OH 43218-3195  
515034455 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Home Depot Credit Services, PO Box 182676,  
Columbus, OH 43218-2676)  
515034439 +Chase, PO Box 24696, Columbus, OH 43224-0696  
515098795 +Citizens Bank, f/k/a RBS Citizens NA, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321  
515034440 Comenity, Attn: Enhanced Recovery Company, PO Box 23870, Jacksonville, FL 32241-3870  
515034447 +Federal Loan Servicing, PO Box 69184, Harrisburg, PA 17106-9184  
515034448 First National Bank, PO Box 2557, Omaha, NE 68103-2557  
518527922 Goldman Sachs Mortgage Company, P.O. Box 10826, Greenville, SC 29603-0826  
518527923 Goldman Sachs Mortgage Company, P.O. Box 10826, Greenville, SC 29603-0826,  
Goldman Sachs Mortgage Company, P.O. Box 10826, Greenville, SC 29603-0826  
515084564 +Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825  
515200164 +JPMORGAN CHASE BANK, N.A., CASE RECORDS CENTER, ATTN: CORRESPONDENCE MAIL,  
MAIL CODE LA4-5555, 700 KANSAS LANE, MONROE, LA 71203-4774  
515034458 +KIA Motors Finance, PO Box 20815, Fountain Valley, CA 92728-0815  
515034459 +Lexus FSB, PO Box 108, Mason, OH 45040-0108  
515034462 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, POB 619096, Dallas, TX 75216-9741)  
515184853 +Nationstar Mortgage LLC, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301,  
Mountainside, NJ 07092-2315  
515085275 ++PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020  
(address filed with court: First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105,  
Omaha Ne 68197)  
515034463 +RBS Citizens, 480 Jefferson Blvd, Warwick RI 02886-1359  
515098705 +RBS Citizens NA, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321  
515518747 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Department of the Treasury,  
Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)  
515085927 +TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
SEATTLE, WA 98121-3132  
515034467 TD Bank, PO Box 16027, Lewiston, ME 04243-9513

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 10 2020 00:34:47 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreign03.ne.ecf@usdoj.gov Mar 10 2020 00:34:43 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
515034432 EDI: AMEREXPR.COM Mar 10 2020 03:33:00 American Express, PO Box 1270,  
Newark, NJ 07101-1270  
515093968 EDI: BECKLEE.COM Mar 10 2020 03:33:00 American Express Centurion Bank,  
c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
515034434 EDI: BANKAMER.COM Mar 10 2020 03:33:00 Bank of America, PO Box 15019,  
Wilmington, DE 19886-5019  
515034430 EDI: BANKAMER.COM Mar 10 2020 03:33:00 AAA Financial Services, PO Box 15019,  
Wilmington, DE 19886-5019  
515034441 EDI: WFNBN.COM Mar 10 2020 03:33:00 Comenity, Bankruptcy Department, PO Box 182125,  
Columbus, OH 43218-2125  
515034444 EDI: CRFRSTNA.COM Mar 10 2020 03:33:00 Credit First, PO Box 81344,  
Cleveland OH 44188-0344  
515192264 +EDI: CRFRSTNA.COM Mar 10 2020 03:33:00 Credit First NA, PO Box 818011,  
Cleveland, OH 44181-8011  
515060554 +EDI: TSYS2.COM Mar 10 2020 03:33:00 Department Stores National Bank/Macys,  
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
515034445 +EDI: DISCOVER.COM Mar 10 2020 03:33:00 Discover, PO Box 71084, Charlotte, NC 28272-1084  
515044422 EDI: DISCOVER.COM Mar 10 2020 03:33:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025  
515034449 +EDI: RMSC.COM Mar 10 2020 03:33:00 GE Money Bank, Bankruptcy Dept, PO Box 103104,  
Roswell, GA 30076-9104  
515034457 EDI: IRS.COM Mar 10 2020 03:33:00 Internal Revenue Service, P.O. Box 7346,  
Philadelphia, PA 19101-7346  
515034437 EDI: JPMORGANCHASE Mar 10 2020 03:33:00 Chase, PO Box 15153, Wilmington, DE 19886-5153  
515034460 EDI: TSYS2.COM Mar 10 2020 03:33:00 Macys, PO Box 183083, Columbus, OH 43218-3083  
515234475 EDI: PRA.COM Mar 10 2020 03:33:00 Portfolio Recovery Associates, LLC,  
c/o American Eagle Outfitters, Inc. VISA, POB 41067, Norfolk VA 23541  
515223799 EDI: PRA.COM Mar 10 2020 03:33:00 Portfolio Recovery Associates, LLC, c/o Banana Republic,  
POB 41067, Norfolk VA 23541

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 57

Date Rcvd: Mar 09, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515184765 EDI: PRA.COM Mar 10 2020 03:33:00 Portfolio Recovery Associates, LLC, c/o Best Buy,  
POB 41067, Norfolk VA 23541  
515223722 EDI: PRA.COM Mar 10 2020 03:33:00 Portfolio Recovery Associates, LLC, c/o Gap,  
POB 41067, Norfolk VA 23541  
515223802 EDI: PRA.COM Mar 10 2020 03:33:00 Portfolio Recovery Associates, LLC, c/o Lord & Taylor,  
POB 41067, Norfolk VA 23541  
515223736 EDI: PRA.COM Mar 10 2020 03:33:00 Portfolio Recovery Associates, LLC, c/o Lowes,  
POB 41067, Norfolk VA 23541  
515228326 EDI: PRA.COM Mar 10 2020 03:33:00 Portfolio Recovery Associates, LLC, c/o Sams Club,  
POB 41067, Norfolk VA 23541  
515189824 EDI: PRA.COM Mar 10 2020 03:33:00 Portfolio Recovery Associates, LLC,  
c/o Sears Gold Mastercard, POB 41067, Norfolk VA 23541  
515208266 EDI: PRA.COM Mar 10 2020 03:33:00 Portfolio Recovery Associates, LLC,  
c/o Sears Premier Card, POB 41067, Norfolk VA 23541  
515234459 EDI: PRA.COM Mar 10 2020 03:33:00 Portfolio Recovery Associates, LLC, c/o THE HOME DEPOT,  
POB 41067, Norfolk VA 23541  
515049017 EDI: Q3G.COM Mar 10 2020 03:33:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788  
515034464 +EDI: SEARS.COM Mar 10 2020 03:33:00 Sears, PO Box 6282, Sioux Falls, SD 57117-6282  
515034468 EDI: TFSR.COM Mar 10 2020 03:33:00 Toyota Motor Credit, 4 Gatehall Drive Ste 350,  
Parsippany, NJ 07054  
515034466 EDI: WTRRN.BANK.COM Mar 10 2020 03:33:00 Target Card Services, P.O. Box 660170,  
Dallas, TX. 75266-0170  
515270481 EDI: BL-TOYOTA.COM Mar 10 2020 03:33:00 Toyota Motor Credit Corporation,  
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
515176106 EDI: WFFC.COM Mar 10 2020 03:33:00 Wells Fargo Bank, N.A., PO Box 10438,  
Des Moines, IA 50306-0438  
515034469 EDI: WFFC.COM Mar 10 2020 03:33:00 Wells Fargo Financial National Bank, PO Box 660431,  
Dallas, TX 75266-0431

TOTAL: 33

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr  
515034433\* Nationstar Mortgage, LLC  
515152161\* American Express, PO Box 1270, Newark, NJ 07101-1270  
515034435\* American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, PO Box 15019, Wilmington, DE 19886-5019)  
515034456\* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Home Depot Credit Services, PO Box 182676,  
Columbus, OH 43218-2676)  
515098797\* ++Citizens Bank f/k/a RBS Citizens,NA, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321  
515034442\* Comenity, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125  
515034443\* Comenity, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125  
515034446\* ++Discover, PO Box 71084, Charlotte, NC 28272-1084  
515034450\* ++GE Money Bank, Bankruptcy Dept, PO Box 103104, Roswell, GA 30076-9104  
515034451\* ++GE Money Bank, Bankruptcy Dept, PO Box 103104, Roswell, GA 30076-9104  
515034452\* ++GE Money Bank, Bankruptcy Dept, PO Box 103104, Roswell, GA 30076-9104  
515034453\* ++GE Money Bank, Bankruptcy Dept, PO Box 103104, Roswell, GA 30076-9104  
515034454\* ++GE Money Bank, Bankruptcy Dept, PO Box 103104, Roswell, GA 30076-9104  
515034438\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,  
MONROE LA 71203-4774  
(address filed with court: Chase, PO Box 15153, Wilmington, DE 19886-5153)  
515034461\* Macys, PO Box 183083, Columbus, OH 43218-3083  
515234476\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, c/o THE HOME DEPOT,  
POB 41067, Norfolk VA 23541)  
515034465\* ++Sears, PO Box 6282, Sioux Falls, SD 57117-6282

TOTALS: 1, \* 17, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 11, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 57

Date Rcvd: Mar 09, 2020

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 9, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Brian C. Nicholas on behalf of Creditor Nationstar Mortgage LLC bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Charles G. Wohlrab on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
cwohlab@LOGS.com, njbankruptcynotifications@logs.com  
Charles G. Wohlrab on behalf of Creditor Nationstar Mortgage LLC cwohlab@LOGS.com,  
njbankruptcynotifications@logs.com  
James J. Cerbone on behalf of Debtor John Margotti cerbonelawfirm@aol.com,  
cerbonejr83307@notify.bestcase.com  
James J. Cerbone on behalf of Joint Debtor Marcie Margotti cerbonelawfirm@aol.com,  
cerbonejr83307@notify.bestcase.com  
Laura M. Egerman on behalf of Creditor Nationstar Mortgage LLC bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;legerman@rasnj.com  
R. A. Lebron on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
bankruptcy@feinsuch.com  
Sindi Mncina on behalf of Creditor Nationstar Mortgage LLC smncina@rascrane.com

TOTAL: 11